

The Board shall maintain a comprehensive insurance program which will provide adequate coverage in the event of loss or damage of school buildings and equipment. The insurance program shall be reexamined periodically to ensure adequate coverage. Coverage areas include:

1. Worker's Compensation,
2. General Liability,
3. Auto Liability,
4. Garage Liability,
5. Police/Professional/Security Guards,
6. Bullying and Crime,
7. Property (Including Auto Physical Damage),
8. Boiler & Machinery,
9. School Board Legal Liability,
10. Excess Liability,
11. Student Accident – Mandatory,
12. Student Accident – Catastrophic,
13. Cyber Liability/Identify Theft.

**Legal Reference:** 105 ILCS 5/10-20  
105 ILCS 5/10-22.10

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BOARD OF EDUCATION, School Dist. 101, Western Springs, IL

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BOARD OF EDUCATION, School Dist. 101, Western Springs, IL